

Information to identify the case:

Debtor 1	<u>David E Bowman</u>	Social Security number or ITIN	xxx-xx-1764
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Northern District of Illinois			
Case number: 16-18616			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David E Bowman

September 13, 2016

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 David E Bowman
 Debtor

Case No. 16-18616-ABG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 19

Date Rcvd: Sep 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2016.

db
 24593384 +David E Bowman, 1422 Broadway Ave, Apt. 7, North Chicago, IL 60064-2744
 Great Lake Credit Union, Building 290, Great Lakes, IL 60088

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 24593374 EDI: CAPITALONE.COM Sep 14 2016 01:53:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238

24593372 EDI: CAPITALONE.COM Sep 14 2016 01:53:00 Cap One, Bankruptcy Dept., PO Box 30285,
 Salt Lake City, UT 84130-0285

24593373 +EDI: CAPITALONE.COM Sep 14 2016 01:53:00 Capital 1 Bank, Attn: General Correspondence,
 Po Box 30285, Salt Lake City, UT 84130-0285

24593375 EDI: CAPITALONE.COM Sep 14 2016 01:53:00 Capital One Bank, N.A., PO Box 71083,
 Charlotte, NC 28272-1083

24593376 +EDI: CHASE.COM Sep 14 2016 01:53:00 Chacecard, Bankruptcy Department, PO Box 15298,
 Wilmington, DE 19850-5298

24593377 +EDI: RCSFNBMARIN.COM Sep 14 2016 01:53:00 Credit One, Bankruptcy Department,
 PO Box 98873, Las Vegas, NV 89193-8873

24593378 EDI: RMSC.COM Sep 14 2016 01:53:00 GECRB/Amazon, PO Box 981439, El Paso, TX 79998-1439

24593380 EDI: RMSC.COM Sep 14 2016 01:53:00 GECRB/Amazon PLCC, PO Box 965015,
 Orlando, FL 32896-5015

24593379 +EDI: RMSC.COM Sep 14 2016 01:53:00 Gecrb/Amazon, Attn: Bankruptcy, Po Box 103104,
 Roswell, GA 30076-9104

24593381 +EDI: RMSC.COM Sep 14 2016 01:53:00 Gecrb/Evine, 4125 Windward Plaza Drive,
 Alpharetta, GA 30005-8738

24593383 EDI: RMSC.COM Sep 14 2016 01:53:00 Gemb/AMAZO, PO Box 981432, El Paso, TX 79998-1432

24593382 +EDI: RMSC.COM Sep 14 2016 01:53:00 Gemb/Amazo, Bankruptcy Department, PO Box 103104,
 Roswell, GA 30076-9104

24593385 +E-mail/Text: collectionsbk@glcu.org Sep 14 2016 02:27:55 Great Lake Credit Union,
 2525 Green Bay Road, North Chicago, IL 60064-3012

24593386 +E-mail/Text: collectionsbk@glcu.org Sep 14 2016 02:27:55 Great Lakes Cr Un,
 2525 Green Bay Rd, North Chicago, IL 60064-3012

24593387 +EDI: RESURGENT.COM Sep 14 2016 01:53:00 Pinnacle Credit Servic, Po Box 640,
 Hopkins, MN 55343-0640

24593388 EDI: RMSC.COM Sep 14 2016 01:53:00 SYNCB/AMAZON PLCC, PO Box 965015,
 Orlando, FL 32896-5015

24593389 +EDI: VERIZONWIRE.COM Sep 14 2016 01:53:00 Verizon, Bankruptcy Nat'l Recovery Dept,
 PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2016 at the address(es) listed below:

David M Siegel on behalf of Debtor 1 David E Bowman davidsiegellaw@hotmail.com,
 davidsiegel@hotmail.com;author@proofofpayments.com;johnellmannlaw@gmail.com
 Ilene F Goldstein, ESQ ifgcourt@aol.com, IL35@ecfbis.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3